Case 14-42769 Doc 1 Filed 11/26/14 Entered 11/26/14 13:17:54 Desc Main

B1 (Official Form 1) (04/13)	Document	Page 1 01	55			
United States Bankrup Northern District of I				VOLU	TARY PETI	aon
Name of Debtor (if individual, enter Last, First, Middle):		Name of Joint Debtor (Spouse) (Last, First, Middle):				
		All Other Name	NONE All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Mitchell, Tiffany L.; Freeman, Tiffany		,	,	,		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN (if more than one, state all):	Complete EIN	Last four digits (if more than or		r Individual-Tax	xpayer I.D. (ITI	N)/Complete EIN
5316 Street Address of Debtor (No. and Street, City, and State):		Street Address	of Joint Debto	r (No. and Stree	t, City, and Stat	te):
309 Bensley Avenue, 1st Foor						
Calumet City, IL					E	
County of Residence or of the Principal Place of Business:	ZIP CODE 60409	County of Resi	ZIP CODE County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address):	Cook	Mailing Addres	ss of Joint Deb	tor (if different	from street add	ress).
Same as above		- Intuining requires	ss of John Deo	ior (ii dinoione	nom stroet add	
	ZIP CODE				Z	IP CODE
Location of Principal Assets of Business Debtor (if different fi						
Type of Debtor	Nature of	Business	$\overline{}$	Chapter of Ba	nkruptcy Code	
(Form of Organization) (Check one box.)	(Check one box.)				a is Filed (Chec	
✓ Individual (includes Joint Debtors)	☐ Health Care Bus ☐ Single Asset Rea	iness al Estate as defined		Chapter 7 Chapter 9		ter 15 Petition for gnition of a Foreign
See Exhibit D on page 2 of this form.	11 U.S.C. § 101			Chapter 11	Main	Proceeding
Corporation (includes LLC and LLP) Partnership	Railroad Stockbroker		ᅵ님	Chapter 12 Chapter 13		ter 15 Petition for gnition of a Foreign
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Bro	ker		•	Nonn	nain Proceeding
	Other					
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exen (Check box, i			(Nature of Debt Check one box)_
Country of account of many and total	xempt organization		bts are primaril		☐ Debts are primarily	
Each country in which a foreign proceeding by, regarding, or	under title 26 of	the United States	§	101(8) as "incur dividual primar	rred by an	business debts.
against debtor is pending: Code (the Internal Revenue Code			pe	personal, family, or household purpose."		
Filing Fee (Check one box.)				Chapter 11 D		
✓ Full Filing Fee attached.			s a small busine	ess debtor as des		C. § 101(51D). J.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to indiv signed application for the court's consideration certifyin	g that the debtor is	Check if:				
unable to pay fee except in installments. Rule 1006(b).		insiders o	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment			
Filing Fee waiver requested (applicable to chapter 7 indi- attach signed application for the court's consideration.				ree years thered	ajier). 	
			being filed wi	th this petition.		
		☐ Acceptan	nces of the plan			n one or more classes
Statistical/Administrative Information			,			THIS SPACE IS FOR
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors						
1-49 50-99 100-199 200-999 1,000-	5,001-		,001-	□ 50,001-	Over	
5,000	10,000	25,000 50,	,000	100,000	100,000	
Estimated Assets]			
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000 \$50,000 \$100,000 \$500,000 to \$1 to \$100,000	0,001 \$10,000,001	\$50,000,001 \$10	00,000,001	\$500,000,001 to \$1 billion	More than \$1 billion	
million millio			illion	w de niligii	\$1 Jiii JOH	
Estimated Liabilities			1			
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000 \$50,000 \$100,000 \$500,000 to \$1 to \$10	0,001 \$10,000,001	\$50,000,001 \$10	00,000,001	\$500,000,001 to \$1 billion	More than \$1 billion	
\$50,000 \$100,000 \$500,000 to \$1 to \$10 million million			illion	to prominion	at onlinou	

Case 14-42769 Doc 1 Filed 11/26/14 Entered 11/26/14 13:17:54 Desc Main

Document Page 2 of 53 Page 2 B1 (Official Form 1) (04/13) Voluntary Petition Name of Debtor(s): Tiffany Mitchell (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet. Date Filed: 04/08/2013 Location Case Number: 13 B 14593 (Chapter 13) Northern District of Illinois Where Filed: Location 06 B 06773 (Chapter 7) Northern District of Illinois Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: NONE District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b) Exhibit A is attached and made a part of this petition. Signature of Attor (Date) **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Ø No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Ø Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

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B1 (Official Form 1) (04/13) DOCUMENT	Page 3 of 53 Page 3
Voluntary Petition	Name of Debtor(s): Tiffany Mitchell
(This page must be completed and filed in every case.)	liffany Mitchell
Signa	itures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
X Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney) Date	Date
Signature of Attorney for Debtor(s) Martin J. O'Hearn Atty # 6185904 Printed Name of Attorney for Debtor(s) Law Offices of Martin J. O'Hearn Firm Name 10047 South Western Avenue Chicago, Illinois 60643 Address 773-238-4400 Telephone Number Date (-2/-/4 *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X Signature
Code, specifica in ans pennon.	
X Signature of Authorized Individual	Date Signature of bankraytay position preparer or officer, principal responsible names or
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
Date	individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Tiffany Mitchell	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) – Cont.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and
promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: May Mitchel Date: 11/25/2014

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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B6 Summary (Official Form 6-Summary) (12/13)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re <u>Tiffany Mitchell</u> , Debtor(s)	Case No.
	Chapter7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the total from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the Debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under Chapter 7, 11, or 13

AMOUNTS SCHEDULED

			AMOUNTS SCHEDULED				
ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER			
YES	1	\$0					
YES	3	\$73,705.00					
YES	1						
YES	1		\$9,938.11				
YES	2		\$0				
YES	10		\$44,596.85				
YES	1						
YES	1						
YES	2			\$2,726.45			
YES	3			\$2,695.33			
	25						
		\$73,705.00					
	YES	ATTACHED (YES/NO) OF SHEETS YES 1 YES 3 YES 1 YES 1 YES 2 YES 10 YES 1 YES 1 YES 1 YES 2 YES 3	ATTACHED (YES/NO) OF SHEETS ASSETS YES 1 \$0 YES 3 \$73,705.00 YES 1 YES YES 2 YES YES 3 YES 25 2 YES	ATTACHED (YES/NO) OF SHEETS ASSETS LIABILITIES YES 1 \$0 \$0 YES 3 \$73,705.00 \$0 YES 1 \$9,938.11 \$9,938.11 YES 2 \$0 \$44,596.85 YES 1 \$1 \$1 YES 1 \$1 \$1 YES 1 \$1 \$1 YES 2 \$1 \$1 YES 3 \$1 \$1 YES 3 \$25 \$1			

\$54,534.96

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re <u>Tiffany Mitchell</u> , Debtor(s)	Case No.
	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under 7, 11 or 13, you must report all information requested below.

[] Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0
Student Loans Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0
TOTAL	\$0

State the following:

Average Income (from Schedule I, Line 12)	\$2,726.45
Average Expenses (from Schedule J, Line 22)	\$2,695.33
Current Monthly Income (from Form 22A Line 12; OR ,	\$4,184.35
Form 22 B Line 11; OR , Form 22C Line 20)	, , , , , , , , , , , , , , , , , , , ,

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF		
ANY" column.		\$713.11
2. Total from Schedule E, "AMOUNT ENTITLED TO		
PRIORITY" column.	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO		
PRIORITY, IF ANY" column.		\$0
4. Total from Schedule F		\$44,596.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$45,309.96

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B6A (Offical Form B6A) (12/07)

In re <u>Tiffany Mitchell</u>, Debtor(s)Case No.____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule, List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'SINTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
		Total>	\$0	

(Report also on Summary of Schedules)

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B6B (Official Form **B6**) (12/07)

In re <u>Tiffany Mitchell</u>, Debtor(s) Case No.____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	1	1	1
N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Funds in Debtor's possession		\$30.00
	Funds in Debtor's bank		\$50.00
	Residential Apartment Security Deposit		\$900.00
	Furniture and appliances in Debtor's residence		\$400.00
X			
	Clothing		\$100.00
X			
X			
X			
X			
	X X X	DESCRIPTION AND LOCATION OF PROPERTY Funds in Debtor's possession Funds in Debtor's bank Residential Apartment Security Deposit Furniture and appliances in Debtor's residence X Clothing X X	DESCRIPTION AND LOCATION OF PROPERTY Funds in Debtor's possession Funds in Debtor's bank Residential Apartment Security Deposit Furniture and appliances in Debtor's residence X Clothing X X

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B6B (Official Form 6B) (12/07) -- Cont.

In re <u>Tiffany Mitchell</u>, Debtor Case No.____

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11U.S.C. § 521 (c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension		\$63,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

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B6B (0	Official	Form B6	(12/0 7)Cont.
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In re Tiffany Mitchell , Debtor(s) Case No.	
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SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists of other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2011 Nissan Versa (86,000 miles)		\$9,225.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		o continuation sheets attached	Total	\$73,705.00

(Include amounts from any continuation sheets attached. Report total also on Summary)

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B6C (Official Form 6C) (12/07)

In re Tiffany Mitchell , Debtor(s) Case No	
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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	[] Check if debtor claims a homestead exemption that exceeds \$136,875.00
(Check one box)	

[X] 11 U.S.C. § 522(b)(2)

[] 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFIY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Personal Property Cash on hand Bank Account Residential Apartment Security Deposit Furniture	735 ILCS 5/12-1001 (b) 735 ILCS 5/12-1001 (b) 735 ILCS 5/12-1001 (b) 735 ILCS 5/12-1001 (b)	\$4,000.00	\$30.00 \$50.00 \$900.00 \$400.00
Wearing Apparel Clothing Vehicle 2011 Nissan Versa	735 ILCS 5/12-1001 (a) (e) 735 ILCS 5/12-1001 (c)	\$2,400.00	\$100.00 \$9,225.00
Pension Pension	735 ILCS 5/12-1006	100%	\$63,000.00

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B6D (Official Form 6D) (12/07)

In re <u>Tiffany Mitchell</u>, Debtor(s) Case No.____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of

trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See 11 U.S.C. §112 and Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

[] Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT. NO. 3000013059933xxxx Santander Consumer USA PO Box 961245 Ft. Worth, TX 76161			8/2012 2011 Nissan Versa				\$9,938.11	\$713.11
ACCT. NO.	_		VALUE \$9,225.00					
ACCT. NO.			VALUE \$					
ACCI, NO.	_							
			VALUE \$					
0 continuation sheets attached	d		(Tot		ubtota iis page		\$9,938.11	\$713.11
			Total (Use only on last page) \$9,938.11 \$713.11 (Report also on Summary (If applicable, report also					

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 14-42769 Doc 1 Filed 11/26/14 Entered 11/26/14 13:17:54 Desc Main Document Page 16 of 53

B6E (Official Form 6E) (12/07)

In re <u>Tiffany Mitchell</u>, Debtor(s)

Case No.			

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See II U.S.C. § 112 and Fed.R.Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

[X] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

[] Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

[] Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

[] Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

[] Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) – Cont.
In re <u>Tiffany Mitchell</u> , Debtor(s) Case No
[] Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
[] Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
[] Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
[] Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
[] Claims for Death or Personal Injury While Debtor was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507 (a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re <u>Tiffany Mitchell</u>, Debtor(s) Case No.____

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See 11 U.S.C § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

[] Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5316 Barnes Auto Sales 2125 N. Cicero Avenue Chicago, IL 60639-3309			11/2009 Repossessed 2007 Chrysler PT Cruiser				\$5,375.78
ACCOUNT NO. 2013 M1 115049 / 5316 Barnes Auto Group c/o Paul D. Lawent PO Box 5718 Elgin, IL 60121			3/8/2013 Attorneys Repossessed 2007 Chrysler PT Cruiser				Notice Only
ACCOUNT NO. JVDB3xxxx Barnes Auto Group c/o JVDB Associates PO Box 5718 Elgin, IL 60121-5718			Collection Repossessed 2007 Chrysler PT Cruiser				Notice Only
9 continuation sheets attached				(Tota	Subto		\$5,375.78
		Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$

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B6F (Official Form 6F) (12/07) – Cont.

In re <u>Tiffany Mitchell</u>, Debtor(s) Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 934BE / 49215 Greater Chicago Finance 8331 W. Roosevelt Road Forest Park, IL 60130	-		Repossessed 2001 Chrysler Sebring				\$2,126.68
ACCOUNT NO. 2013 M1 111193 / 49215 Greater Chicago Finance c/o Roberts & Weddle 111 N. Canal, # 885 Chicago, IL 60606-7218			2/20/2013 Attorneys				Notice Only
ACCOUNT NO. 2010 M1 191761 / 483015 Devon Financial Se c/o Michael Pekay, PC 77 W. Washington, #719 Chicago, IL 60602	-		9/30/2010				\$1,541.32
ACCOUNT NO. 7617 JP Morgan Chase Auto Fin c/o Tate & Kirlin Assoc 2810 Southampton Road Philadelphia, PA 19154-1207			11/2012 Collection 2/2008 Repossessed 2007 Chrysler PT Cruiser				Notice Only
ACCOUNT NO. 7617 JP Morgan Chase Bk National Bankruptcy Dept PO Box 901032 Ft. Worth, TX 76101			Repossessed 2007 Chrysler PT Cruiser				\$7,550.00
Sheet no. 1 of 9 continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ling			(Tota	Subto		\$11,218.00
	Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

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B6F (Official Form 6F) (12/07) – Cont.

In re <u>Tiffany Mitchell</u>, Debtor(s)Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			4/2012				Notice Only
103729xxxx AT&T			Collection				
c/o Afni PO Box 3097 Bloomington, IL 617023097							
ACCOUNT NO.							\$293.24
93131 IL Bell Tele c/o AT&T Svc One AT&T Way, #3A231 Bedminster, NH 07921							
ACCOUNT NO.			1/2010				\$133.00
4264xxxx Comcast Chicago Seconds	-						
c/o CMI							
4200 International Pkwy Carrollton, TX 75007-1912							
ACCOUNT NO.			3/5/2013				\$2,205.00
2013 M1 705320 Mobile Management							
c/o Kahn Sanford Ltd 180 N. LaSalle, #2025							
Chicago, IL 60601							
ACCOUNT NO.			7/2012				Notice Only
CC&287xxxx ComEd c/o Contract			Collection				
Callers Inc, POB 212609 1058 Claussen Rd, #110							
Augusta, GA 30917							
Sheet no. 2 of 9 continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ing			(Tota	Subto		\$2,631.24
			(Use only on last page of the c eport also on Summary of Schedules a atistical Summary of Certain Liabilitie	nd, if app	licable, o	e F.) n the	\$

36F (Official Form 6F) (12/07) – Cont.
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In re	Tiffany Mitchell	. Debtor(s)	Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 12780-90075 Commonwealth Edison Bankruptcy Dept 3 Lincoln Center Okbrk Terrace, IL 60181							\$784.74
ACCOUNT NO. KZ08xxxx Verizon Wireless c/o Pinnacle Credit Svcs PO Box 640 Hopkins, MN 55343-0640			3/2011				\$480.00
ACCOUNT NO. D117420xxxx CVS c/o Northeast Legal Group 17 Squadron Blvd, Nelg New City, NY 10956-5214			8/2009				\$330.00
ACCOUNT NO. 3381xxxx Emergency Care Health Or c/o Escallate, LLC 5200 Stoneham Rd, #200 North Canton, OH 44720			11/2009				\$117.00
ACCOUNT NO. X261 Americash Loans LLC PO Box 184 Des Plaines, IL 60016							\$5,850.03
Sheet no. <u>3</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ing			(Tota	Subto l of this p		\$7,561.77
			(Use only on last page of the c port also on Summary of Schedules a atistical Summary of Certain Liabilitie	nd, if app	licable, o	le F.) n the	\$

B6F (Official	Form 6F	(12/07)) - Cont.
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In re <u>Tiffany Mitchell</u>, Debtor(s) Case No.____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							\$2,000.00
PayDay Loan Store 628 W. 14 th Street Chicago Heights, IL 60411							
ACCOUNT NO.							\$700.00
PayDay Loan Yes (on-line) 1609 N. Latrobe Avenue Chicago, IL 60639							
ACCOUNT NO. Unknown							\$800.00
Center for Dental Implants 10713 West 159 th Street Orland Park, IL 60467							
ACCOUNT NO.			10/22/201				Notice Only
JP Morgan Chase Bank c/o RAB Inc, POB 34111 1900 Charles Bryan Rd Memphis, TN 38016			Collection				
ACCOUNT NO.			1/2013				\$80.00
Barbara Daubenspeck 3612 W. Lincoln Hwy, #4 Olympia Fields, IL 60461							
Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ing			(Tota	Subto l of this p		\$3,580.00
			(Use only on last page of the oport also on Summary of Schedules a atistical Summary of Certain Liabilitie	nd, if app	licable, o	e F.) n the	\$

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In re <u>Tiffany Mitchell</u>, Debtor(s)Case No.____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7207	C	Hush	2/2013	5	N	a	\$93.79
University of IL Urbana Billing Dept 506 S. Wright St, #162HAB Urbana, IL 61801-3633							
ACCOUNT NO. 080013371 Mile Square Health Center 2045 W. Washington Blvd Chicago, IL 60612-2494	-						\$160.00
ACCOUNT NO. 509840-080013371 University of IL Hosp 1175 Devin Drive, #173 Norton Shores, MI 49441							\$75.43
ACCOUNT NO. 080013371 - various Univ of IL Med Cntr Chgo Billing Dept 3468 Paysphere Circle Chicago, IL 60674			0391 - \$20.00 0393 - \$100.00 0399 - \$270.00 0401 - \$45.00 0402 - \$63.00 0405 - \$63.00				\$561.00
ACCOUNT NO. 080434208 - various Univ of IL Med Cntr Chgo Billing Dept 3468 Paysphere Circle Chicago, IL 60674			0416 - \$20.00 0417 - \$150.00 0418 - \$20.00 0425 - \$444.00 0427 - \$20.00 0428 - \$444.00 0430 - \$444.00				\$1,542.00
Sheet no. <u>5</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ing			(Tota	Subto I of this p		\$2,432.22
			(Use only on last page of the c port also on Summary of Schedules a atistical Summary of Certain Liabilitie	nd, if app	licable, o	e F.) n the	\$

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In re <u>Tiffany Mitchell</u>, Debtor(s) Case No.____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 080434208 - various Univ of IL Med Cntr Chgo	-		0431 - \$161.90 0432 - \$464.00 0433 - \$1,193.34				\$2,600.24
Billing Dept 3468 Paysphere Circle Chicago, IL 60674			0439 - \$444.00 0443 - \$190.00 0445 - \$147.00				
ACCOUNT NO. 080434208 - various Univ of IL Med Cntr Chgo Billing Dept 3468 Paysphere Circle Chicago, IL 60674	-		0446 - \$150.00 0450 - \$20.00 0452 - \$20.00 0454 - \$60.00 0457 - \$30.00 0458 - \$256.12				\$536.12
ACCOUNT NO. 080434208 - various			0459 - \$30.00 0461 - \$30.00				\$150.00
Univ of IL Med Cntr Chgo Billing Dept 3468 Paysphere Circle Chicago, IL 60674			0462 - \$30.00 0463 - \$30.00 0464 - \$30.00				
ACCOUNT NO. 13094xxxx			4/15/2009				\$250.00
Village of Park Forest c/o Municipal Collections 3348 Ridge Road Lansing, IL 60438							
ACCOUNT NO. 525983002328xxxx	-						\$714.03
LVNV/1 st Bk DE/Tribute/ Resurgent/Northstar PO Box 10587 Greenville, SC 29603							
Sheet no6_of_9_continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ling		ı	(Tota	Subto		\$4,250.39
		(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$

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B6F (Official Form 6F) (12/07) – Cont.

In re <u>Tiffany Mitchell</u>, Debtor(s) Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8632xxxx TCF Natl Bank c/o American Colln Corp 919 Estes Court Schaumburg, IL 601934427			2/2009				\$610.00
ACCOUNT NO. 62665xxxx Midland Oral Surg & Impl c/o EOS CCA 700 Longwater Drive Norwell, MA 02061-1624			10/2008				\$76.00
ACCOUNT NO. 305704/452 Fifth Third/Allied Interst c/o TMT Mgmt 13754 Frontier Ct, #107 Burnsville, MN 55337							\$1,252.30
ACCOUNT NO. Cab Asset Mgmt. PO Box 20298 Towson, MD 21284							\$500.00
ACCOUNT NO. 4597 Guaranty Bank/MOMA c/o Quantum3 Grp LLC PO Box 788 Kirkland, WA 98083-0788							\$1,506.15
Sheet no. 7 of 9 continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ing			(Tota	Subto		\$3,944.45
		(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$

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B6F (Official Form 6F) (12/07) – Cont.

In re <u>Tiffany Mitchell</u>, Debtor(s)Case No.____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							\$425.00
48694563xxxx T-Mobile	1						
c/o Southwest Credit Svcs 4120 Intnl Pkwy, #1100 Carrollton, TX 75007							
ACCOUNT NO. 40071337xxxx							\$378.00
US Cellular c/o Debt Recov Solutions 900 Merchants Conc #106 Westbury, NY 11590							
ACCOUNT NO. 9986563xxxx							\$293.00
SBC c/o EOS CCA 700 Longwater Drive Norwell, MA 02061							
ACCOUNT NO. 4RT3E7M7							\$200.00
City of Chicago Heights PO Box 66224 Chicago, IL 60666-0224							
ACCOUNT NO. 200470052							\$162.00
Saint Anthony Hospital PO Box 809109 Chicago, IL 60680-9109	-						
Sheet no. <u>8</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ling			(Tota	Subto		\$1,458.00
		(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$

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B6F (Official Form 6F) (12/07) – Cont.

In re <u>Tiffany Mitchell</u>, Debtor(s) Case No.____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 70xxxx Nationwide Loans LLC 3435 N. Cicero Avenue Chicago, IL 60641	-						\$2,145.00
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ling			(Tota	Subto		\$2,145.00
		Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$44,596.85

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B6G (Official Form 6G) (12/07)

In re <u>Tif</u>	fany Mitchell	, Debtor(s)	Case No	
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bank. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Bobby Everet 312 Cornell Avenue Calumet City, IL 60409	\$900.00 monthly residential lease

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B6H (Official Form 6H) (12/07)

In re	Tiffany Mitchell	Debtor(s)	Case No.	
1111	I III ali y iviliciicii	, DCD101(8)	Cast 110.	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a co-debtor or creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. Bankr. P. 1007(m).

[X] Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official For	ase 14-42769 Doc m 6I) (12/13)	1 Filed 11/26/14 Entered Document Page 30	d 11/26/14 13 of 53	3:17:54 Desc Main
Debtor 1	Tiffany Mitchell		Check if this is	
Debtor 2 United States Case No.	Bankruptcy Court for the	Northern District of Illinois		An amended filing A supplement showing post-petition Chapter 13
	(if known)			income as of the following date
				mm/dd/yyyy
		SCHEDULE I - YOUR I	NCOME	
supplying corresponds. If you a	ct information. If you are maine separated and your spouse	or married people are filing together (De rried and not filing jointly, and your spo is not filing with you, do not include info y additional pages, write your name and	use is living with yo ormation about you	ou, include information about your ir spouse. If more space is needed, at
PART 1: Desc	cribe Employment			
	oyment information.	Debtor 1		r 2 or non-filing spouse
	re than one job, attach with information about loyers.	Employment X Emplo Status Not en	oyed nployed	Employed Not employed
Include part-tin employed work	ne, seasonal, or self-			
Occupation magor homemaker,	Occupation: y include student if it applies.	END Technologist	_	
,	Employer's Name:	St. Anthony Hospital		
	Employer's Address:	2875 West 19th Street	_	
		Chicago, IL 60623		
	How long employed there			
	now long employed there	: <u>15 years :</u>		
Estimate mon	e Details About Monthly I thly income as of the date g spouse unless you are sepa	you file this form. If you have noth	ing to report for a	any line, write \$0 in the space. Inc
		e than one employer, combine the inf hé a separate sheet to this form.	ormation for all e	
			For Debtor 1	For Debtor 2 or non-filing spouse
		d commissions (before all payroll		
	_	e what the monthly wage would be.	\$3,841.15	\$0
	and list monthly overtime		\$0	\$0
	gross income. Add lines 2	and 3.	\$3,841.15	\$0
-	nyroll deductions:	cial Security Deductions	\$806.64	\$0
5a. 5b.		ons for retirement plans	\$000.0 4 \$0	\$0 \$0
50. 5c.	Voluntary contribution	_	\$115.23	\$0 \$0
5c. 5d.	•	of retirement fund loans	\$115.25 \$0	\$0 \$0
5a. 5e.	Insurance	n remement tund ivans	\$192.83	\$0
5f.	Domestic support oblig	rations	\$1 <i>72.</i> 0 <i>3</i>	\$0
5g.	Union dues	Service Control of the Control of th	\$0 \$0	\$0
	V/1117/11 UULO		MITT	11/17

Other deductions. Specify:

6. Add the payroll deductions. Add lines 5a to 5h.

5h.

\$0

\$0

\$0

\$1,114.70

\$2,726.45

Debtor 1 Debtor 2 Case 14-42769 Doc 1 Filed 11/26/14 Entered 11/26/14 13:17:54 Desc Main Tiffany Mitchell Document Page 31 of 53

Case No.

(if known)

SCHEDULE I - YOUR INCOME (continued)

		For Debtor 1	For Debtor 2 or non-filing spouse	
8. List	all other income regularly received:			
8a.	Net income from rental property and from operating a			
	Business, profession, or farm			
	Attach a statement for each property and business showing			
	gross receipts, ordinary and necessary business expenses,	Φ0	Φ0	
	and the total monthly net income.	\$0	\$0	
8b.	Interest and dividends	\$0	\$0	
8c.	Family support payments that you, a non-filing spouse, or			
	A dependent regularly receive			
	Include alimony, spousal support, child support, maintenance,	40	d o	
	divorce settlement, and property settlement.	\$0	\$0	
8d.	Unemployment compensation	\$0	\$0	
8e.	Social Security	\$0	\$0	
8f.	Other government assistance that you regularly receive			
	Include cash assistance and the value (if known) of any non-cash			
	assistance that you receive, such as food stamps (benefits under			
	the Supplemental Nutrition Assistance Program) or housing	40	d o	
0 -	subsidies. Specify:	\$0 \$0	\$0 \$0	
8g. 8h.	Other monthly income. Specify:	\$0 \$0	\$0 \$0	
	l all other income. Add lines 8a to 8h.	\$0 \$0	\$0	
		φU	φU	
	culate monthly income. Add lines 7 and 9.	ΦΩ 5 Ω (4 5	φο	Φ2. 5 2.6.4 5
	entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$2,726.45	\$0	= \$2,726.45
	te all other regular contributions to the expenses that you list in it			
	all contributions from an unmarried partner, members of your house	iold, your depende	nts, your roommates,	
	friends or relatives. Include any amounts already included in lines 2-10 or amounts that ar	o mot ovoiloble to a	any armanana listad in	
	heride any amounts arready included in lines 2-10 or amounts that are 2 J. Specify:	e not available to j	pay expenses fisted in	\$0
	s <i>J.</i> Specify	TD1.1	1. 2 1	φυ
	income. Write the amount of the Summary of Schedules and Statisti			
	ated Data, if it applies.	cai summary of Co	eriain Liabiiiiles	\$2,726.45
ини кен	nea Data, it it applies.			\$2,720.45 Combined
				monthly income
13. Do	you expect an increase or decrease within the year after you file t	his form?		
	X No			
	Yes. Explain:			

B6J (Ca Official Form	se 14-42769 Doc 1 Filed 1 _{6J) (12/13)} Docu		Entered Page 32		17:54	Desc I	Main
	tor 1	Tiffany Mitchell			Check if this is:			
	tor 2 ted States B	ankruptcy Court for the Northern Dis	strict of Illi	nois			ended filing element sho	
	e No.					post-pe	etition Chap	oter 13
		(if known)				expens	es as of the	following date:
						mm/dd	l/yyyy	
						A sepa becaus	rate filing f se Debtor 2	For Debtor 2 maintains a
		SCHEDU	LEJ-Y	OUR EX	PENSES	separa	te househol	a.
infor	rmation. If n	nd accurate as possible. If two married penore space is needed, attach another sheet n). Answer every question.	ople are filir	ng together, l	both are equally res	ponsible age, wr	e for supply ite your nan	ing correct ne and case
PAR	RT 1: Descr	ibe Your Household						
1. 1	Is this a join							
		No. Go to line 2.Yes. Does Debtor 2 live in a separate	household'	?				
		No						
		Yes. Debtor 2 must	file a separa	ate Schedule	J.			
2. I	Do you have		ut this infor	mation for	Dependent's relati			-
D	Debtor 2.	each	dependent		to Deptor 1 or De	otor 2	Age	nve with you:
		ne dependents' names.	F		Daughter	_	<u>17</u>	Yes
						=		
						_		
						_		
		enses include expenses of people other t	han					
y	ourself and	your dependents? X No Yes						
		165						
Estinate report	mate your e ort expenses	Details About Monthly Income expenses as of your bankruptcy filing datass of a date after the bankruptcy is filed able date.						
		s paid for with non-cash government as ce and have included it on your <i>Schedul</i>					Your Ex	penses
		r home ownership expenses for your res						
I		nortgage payments and any rent for the gr	ound or lot.			4.	\$900.00	
		ncluded in line 4:				,	Φ0	
	4a. 4b.	Real estate taxes				4a. 4b.	\$0 \$0	
	40. 4c.	Property, homeowner's, or renter's insur Home maintenance, repair, and upkeep of				40. 4c.	\$0 \$0	
	4d.	Homeowner's association or condomining	-			4d.	\$0	
-				*. 1			·	
		nortgage payments for your residence, s	uch as nome	equity loan	S	5.	\$0	
6. T	Utilities:	The section of the se				<i>C</i> .	ΦΩ Ω Ω Ω	
	6a. 6b.	Electricity, heat, natural gas Water, sewer, garbage collection				6a. 6b.	\$90.00 \$0	
	6c.	Telephone, cell phone, internet, satellite	and cables	services		6c.	\$186.00	
	6d.	Other. Specify:				6d.	\$0	
		<u> </u>	·	·				

Case 14-42769
<u>Tiffany Mitchell</u> Entered 11/26/14 13:17:54 Desc Main Doc 1 Filed 11/26/14 t Page 33 of 53 Case No. **Doc**ument

(if known)

SCHEDULE J - YOUR EXPENSES (continued)

	(continued)		Your Expenses
7. Fo	od and housekeeping supplies	7.	\$400.00
8. Ch	aildcare and children's education costs	8.	\$0
9. Clo	othing, laundry, and dry cleaning	9.	\$150.00
10. P	ersonal care products and services	10.	\$90.00
11. N	ledical and dental expenses	11.	\$143.33
12. T	ransportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$260.00
13. E	ntertainment, clubs, recreation, newspapers, magazines, and books.	13.	\$0
14. C	haritable contributions and religious donations	14.	\$0
	nsurance. To not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life Insurance 15b. Health Insurance 15c. Vehicle Insurance 15d. Other Insurance. Specify:	15a. 15b. 15c. 15d.	\$0 \$0 \$75.00 \$0
	axes. Do not include taxes deducted from your pay or included in 4 or 20. Specify:	16.	\$0
17. Iı	nstallment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$401.00
	17b. Car payments for Vehicle 217c. Other. Specify:	17b. 17c.	\$0 \$0
	17c. Other. Specify:	17d.	\$0
fr 19. O	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on Line 5, Schedule 1: Your Income (Official Form B 6I). Other payments you make to support others who do not live with you.	18.	\$0
\mathbf{S}_{1}	pecify:	19.	\$0
	other real property expenses not included in lines 4 or 5 of this form or on chedule I: Your Income.		
	20a. Mortgages on other property	20a.	\$0
	20b. Real estate taxes	20b.	\$0
	20c. Property, homeowner's, or renter's insurance	20c.	\$0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$0
	20e. Homeowner's association or condominium dues	20e.	\$0
21. 0	other. Specify:	21.	\$0
22. Y	Your monthly expenses. Add lines 4 to 21. The result is your monthly expenses.	22.	\$2,695.33

Debtor 1 Debtor 2		14-42769 Ciffany Mitchell		Filed 11/26/14 Document Case	Entered Page 34 No.		:17:54	Desc Main
			SC	HEDULE J - Y (conti	OUR EX	EPENSES		
23. Calcul	late your	· monthly net inc	come.					
	•	•		monthly income) from	Schedule I.		23a.	\$2,726.45
23	23b. Copy our monthly expenses from line 22 above 23b.				\$2,695.33			
23	3c. Si	ubtract your mon	thly expens	ses from your monthly	income.			
	T	he result is your	monthly ne	t income.			23c.	\$31.12
file th i For exa	is form? ample, do	o you expect to fi	nish paying	your expenses withing for your car loan with trms of your mortgage	nin the year o	r do you expect y		gage payment to increase or
E :	xplain h	ere:						

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B6 (Official Form 6 - Declaration) (12/07)

In re	Tiffany	Mitchell .	Debtor(s)	Case No.	
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DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I h of my knowledge, information, and belief	ave read the foregoing summary and schedules, consisting of
Date 11-21-14	Signature: Affin mitall DEBITOR
Date	Signature:
	[If joint case, both spouses must sign.]
DECLADATION AND	SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
have been promulgated pursuant to 11 U.S.	I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have ament and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of document for filing for a debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of	Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110)
Address	
XSignature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all o individual:	ther individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an
If more than one person prepared this docum	ment, attach additional signed sheets conforming to the appropriate Official Form for each person.
both. 11 U.S.C. § 110; 18 U.S.C. § 156.	comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
	INDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the	
Date	Signature:
	[Print or type name of individual signing on behalf of dcbtor.]
[An individual si	gning on behalf of a partnership or corporation must indicate position or relationship to debtor.]
*	ncealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (4/10)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re:	Tiffany Mitchell	, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. § 112, Fed. R. Bankr. P. 1007(m).

Question 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

[] None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

 2014 - \$40,180.61
 work

 2013 - \$40,980.00
 work

 2012 - \$41,131.00
 work

1

2. Income other than from employment or operation of business

[] None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2013 - \$1,731.00 Pensions/Annuities

3. Payments to creditors

Complete a. or b., as appropriate, and c.

[] None

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS monthly

AMOUNT PAID \$401.00 AMOUNT STILL OWING \$9,938.11

Santander Consumer USA PO Box 961245 Ft. Worth, TX 76161

[X] None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

[X] None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

[] None

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Barnes Auto Group Vs Tiffany Mitchell 2012 M1 115049	NATURE OF PROCEEDING Contract	COURT OR AGENCY AND LOCATION Circuit Court of Cook County, IL	STATUS OR DISPOSITION Pending
Mobile Management Vs Tiffany Mitchell 2013 M1 705320	Joint Action	Circuit Court of Cook County, IL	3/21/2013 Order of Possession
Greater Chicago Vs Tiffany Mitchell 2013 M1 111193	Contract	Circuit Court of Cook County, IL	Pending
Devon Financial SE Vs Tiffany Mitchell 2010 M1 191761	Contract	Circuit Court of Cook County, IL	Pending
City of Chicago Vs Tiffany Mitchell 2010 M1 664587	Registration of Administrative Judgment	Circuit Court of Cook County, IL	Judgment

[X] None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTIOIN AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

[] None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Greater Chicago Finance 8331 Roosevelt Road Forest Park, IL 60130-2529 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 10/2012 DESCRIPTION
AND VALUE OF
PROPERTY
2001 Chrysler Sebring
\$1,000.00

6. Assignments and receiverships

[X] None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
NAME AND ADDRESS
DATE OF
ASSIGNMENT
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

[X] None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

DATE OF

AND VALUE OF

PROPERTY

7. Gifts

[X] None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE
OR ORGANIZATION IF ANY OF GIFT OF GIFT

8. Losses

[X] None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case:. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY**

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

5

9. Payments related to debt counseling or bankruptcy

[] None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS **OF PAYEE**

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OF PROPERTY

Law Offices of Martin J. O'Hearn 10047 South Western Chicago, IL 60643

\$0.00

10. Other transfers

[X] None

a. List all property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY **TRANSFERRED**

AND VALUE RECEIVED

[X] None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TURST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

[X] None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

[X] None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

OF

NAME AND ADDRESS OF BANK OR NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs

[X] None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF

SETOFF

14. Property held for another person

[X] None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF OWNER

OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

[] None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED

DATES OF OCCUPANCY

3744 Union Avenue

Tiffany Mitchell

until 7/2014

Steger, IL 60475

747 Sandra Drive Tiffany Mitchell

until 10/2012

University Park, IL 60484

16. Spouses and Former Spouses

[X] None

If the debtor resides or resided in a community property state, commonwealth, or territory, (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waster, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

[X] None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL

LAW

[X] None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL**

LAW

[X] None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

[X] None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR

NATURE OF BEGINNING AND ENDING

NAME

OTHER TAXPAYER I.D. NO. ADDRESS BUSINESS DATES

[X] None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed in a trade, profession or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

[X] None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

[X] None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

[X] None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

[X] None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

[X] None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

[X] None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

[X] None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

[X] None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

[X] None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

[X] None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

[X] None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group

[X] None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds

[X] None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I ha	ive read the answers containe	ed in the foregoing stateme	nt of financial affairs and any attachments thereto and that they are true and correct.
Date 11 21-14	Signature	Debtor Per	mishel
Date	Signature		
Date	Signature	Joint Debtor (if	any)
[If completed by an individual or individua	l and spouse]		
I declare under penalty of perjury that I have r knowledge, information and belief	ead the answers contained in the	e foregoing statement of final	icial affairs and any attachments thereto and that they are true and correct to the best of my
Date	Signatu	ire	
	Signatu	ие	
		Print Name and Title	
[An individual signing on behalf of a partnersh	ip or corporation must indicate p	position or relationship to del	tor.]
		continuation	sheets attached
Penalty for making a false statement: Fine	of up to \$500,000 or imprisonm	sent for up to 5 years, or both.	18 U.S.C. §§ 152 and 3571
DECLARATION AN	D SIGNATURE OF NO	N-ATTORNEY BAN	KRUPTCY PETITION PREPARER (See 11 U.S.C. §110)
and have provided the debtor with a crules or guidelines have been promule	copy of this document and gated pursuant to 11 U.S.	d the notices and inform C. § 110(h) setting a m	fined in 11 U.S.C. § 110: (2) I prepared this document for compensation ation required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if aximum fee for services chargeable by bankruptcy petition preparers, I for filing for a debtor or accepting any fee from the debtor, as required by
Printed or Typed name and Title, if a	ny, of Bankruptcy Petition	n Preparer	Social Security No. (Required by 11 U.S.C. § 110)
If the bankruptcy petition preparer is person, or partner who signs this doc			address, and social security number of the office, principal, responsible
	· · · · · · · · · · · · · · · · · · ·		
Address			
Signature of Bankruptcy Petition Pre	parer		Date
Names and Social Security numbers	of all other individuals wl	ho prepared or assisted	in preparing this document unless the bankruptcy petition preparer is not

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

United States Bankruptcy Court Northern District of Illinois

In re <u>Tiffany Mitchel</u>	<u>l</u> , Debtor			
		Case No		-
		Chapter	<u>7</u>	
DISC	LOSURE OF COMPEN	NSATION OF ATTO	ORNEY FOR I	DEBTOR
compensation paid to me	29(a) and Fed. Bankr. P. 2016(b) within one year before the filing of the debtor(s) in contemplation	of the petition in bankruptc	cy, or agreed to be pa	aid to me, for services rendered or
For legal services, I have a	greed to accept		400.00	
Prior to the filing of this s	tatement I have received		<u>00</u>	
Balance Due		\$ <u>1.</u>	<u>,400.00</u>	
The source of the compens	ation paid to me was:			
[X] Debtor	[] Other (specify)			
The source of compensatio	n to be paid to me is:			
[X] Debtor	[] Other (specify)			
[X] I have not agreed to shafirm.	are the above-disclosed compensa	ation with any other person	unless they are men	abers and associates of my law
	the above-disclosed compensatio greement, together with a list of t			•
In return for the above-disc	closed fee, I have agreed to rende	er legal service for all aspect	s of the bankruptcy	case, including:
a. Analysis of the debtor bankruptcy;	r's financial situation, and rende	ering advice to the debtor in	n determining whet	ther to file a petition in

1.

2.

3.

4.

5.

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d.	Representation of the	? debtor in adversary	proceedings and o	other contested ba	nkruptcy matters;
----	-----------------------	-----------------------	-------------------	--------------------	-------------------

- e. [Other provisions as needed]
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

11/21/2014 Date <u>/s/ Martin J. O'Hearn</u> Signature of Attorney

The Law Offices of Martin J. O'Hearn_ 10047 South Western Avenue, Chicago, IL 60643 (773) 238-4400 Atty Reg# 6185904 Law Offices of Martin J. O'Hearn

4/2008

CHAPTER 7 – Individual Debtor Contract for Legal Services

Total Attorneys Fees \$1,400.00 Advance Payment Retainer Filing Fees \$335.00 to be paid prior to filing

I retain the Law Offices of Martin J. O'Hearn to prepare and file a Chapter 7 Bankruptcy Petition and to represent me in this matter. I understand and agree that:

- 1. The attorney fees stated above do not include representation in any: post-petition motion; dischargeability action; judicial lien avoidance; relief from stay action; any adversary proceedings; or any post filing legal services.
- 2. I shall attend a mandatory Meeting of Creditors approximately four weeks after my case is filed. If I have not received notice of the date of my Meeting of Creditors within 14 days after my case has been filed, I shall telephone the Law Offices of Martin J. O'Hearn to obtain the date for my Meeting of Creditors;
- 3. I agree to pay all attorney fees and filing fees as agreed above prior to the filing of my case filing;
- 4. I agree that I will fully disclose all financial information to the Law Offices of Martin J. O'Hearn. I shall provide the Law Offices of Martin J. O'Hearn with a complete list of my creditors. I shall disclose all of my assets and debts to the Law Offices of Martin J. O'Hearn and understand that it is a federal crime to intentionally omit information from my bankruptcy petition;
- 5. If additional creditors need to be added to my petition after the case has been filed, there will be an additional charge to amend my petition. Additionally, attorney fees may be modified if substantial changes or additional facts are discovered with regard to my financial situation;
- 6. This bankruptcy will not eliminate liens on real property and/or secured property. This bankruptcy will not discharge: government insured student loans; tuition and fees owed to not-for-profit schools; support obligations; benefit overpayments; government fines (e.g., parking and traffic tickets); DUI charges; certain income taxes; debts owed due to fraud or intentional injuries; or, debts owed to creditors who successfully object to the discharge of their debt or to the entire discharge.
- 7. Creditors are not required to allow debtor(s) to reaffirm their debts;
- 8. I may discontinue the services of the Law Offices of Martin J. O'Hearn at any time and may then be entitled to a refund of unearned fees. In order to discharge the Law Offices of Martin J. O'Hearn, I must submit a written request to do so. Upon receipt of such request, the Law Offices of Martin J. O'Hearn will take approximately 30 days to perform an accounting and a refund check will then be issued for any unearned fees. Being an attorney with over 30 years of legal

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experience with a concentration of 19 years in Bankruptcy practice, Mr. O'Hearn's billing rate is \$400.00 per hour.

- 9. I authorize the Law Offices of Martin J. O'Hearn to hire co-counsel or independent attorneys to work on my case and to divide fees with such attorneys on the basis of work and responsibility; and
- 10. I authorize the Law Offices of Martin J. O'Hearn to order and review my credit report.
- 11. I acknowledge that I have received a list of approved Debtor Education Providers to take my Post Filing Personal Financial Management Course and that it shall be my responsibility to take said course after I file my Chapter 7 Bankruptcy Proceeding.

I acknowledge that I have read and been orally advised of the terms of this agreement and that the undersigned attorney has explained to be the differences between filing a Chapter 7 Bankruptcy and a Chapter 13 Bankruptcy.

Jeffan Mikhel Debfar	Martin J. O'He
Debtor	

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Tiffany Mitchell ,	Case No
	Debtor	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt :
Santander Consumer USA	2011 Nissan Versa
Property will be (check one): Surrendered Retained	
2 Surrendered 2 Telumod	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
✓ Reaffirm the debt☐ Other. Explain	(for example, excid lien
using 11 U.S.C. § 522(f)).	(for example, avoid lien
using 11 0.5.c. § 322(1)).	
Property is <i>(check one)</i> : Claimed as exempt	1 Not alaimed as ayamut
Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	
☐ Claimed as exempt ☐	Not claimed as exempt

B 8 (Official Form 8) (12/08)

Page 2

PART B - Personal property subject to unexpired leases. (All three columns of P	art B must be completed for
each unexpired lease. Attach additional pages if necessary.)	

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 3 (if necessary)		,
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
O continuation sheets attac	hed (if any)	
	perjury that the above indicates my in personal property subject to an unexp	
Date: 11-21-14	Signature of Debtor	ilaki/
	Signature of Joint Debtor	